

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

FILED

NOV 18 1999

TIMOTHY R. WALBRIDGE, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN RE:

KEVIN D BARNGROVER

Debtor

CITIBANK

Plaintiff

vs

KEVIN D BARNGROVER

Defendant

99 03603 M
Ch 7

Adv 99 0246 M

STIPULATED JUDGMENT

The above matter comes on before the Court the 18th day of November, 1999.

The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request that the Court approve the following stipulated judgments:

IT IS ORDERED, ADJUDGED AND DECREED that the indebtedness due to the Plaintiff, Citibank, by the Defendant, Kevin D Barngrover, in the amount of \$1,700.00, is determined to be non-dischargeable.

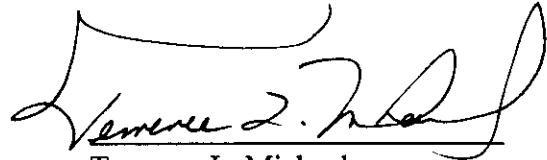
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Plaintiff is granted judgment against the Defendant in the amount of \$1,700.00, without interest, provided the payments are made in conformity with this judgment, if the payments are not made in conformity with the judgment then the judgment shall accrue applicable interest from this date.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Defendant is hereby granted a stay of execution conditioned upon the payment to the Plaintiff of monthly installments in the sum of \$60.00, payable in consecutive monthly payments beginning

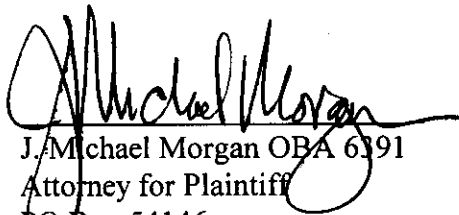
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Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

December 15, 1999, and on the 15th day of each month thereafter until paid in full. Should the Defendant default upon any payment by more than ten (10) days, then interest shall accrue upon the unpaid balance at the statutory rate and further the Plaintiff may execute upon this judgment until the same is paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payments made upon this judgment shall be directed to Plaintiff, Citibank, at the address below until satisfied.



Terrence L. Michael
United States Bankruptcy Judge

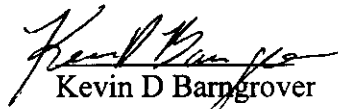


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